

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Susan Barrasso  
 Debtor

Case No. 19-16559-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Susan Barrasso, 118 West Penn Avenue, Wernersville, PA 19565-1524  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14407899 +Comenitybk/a&f, Po Box 182789, Columbus, OH 43218-2789  
 14407902 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 14407903 +Genesis FS Card Services, PO Box 84059, Columbus, GA 31908-4059  
 14407906 +New Rez, PO Box 8068, Virginia Beach, VA 23450-8068  
 14407908 +Pagoda Federal Credit, 833 Washington St, Reading, PA 19601-3658  
 14407915 +Reading Hospital - Tower Health, 420 S. 5th Ave., Reading, PA 19611-2143  
 14407919 +Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QRHHOLBER.COM Feb 15 2020 08:03:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2020 03:12:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2020 03:13:21 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14407894 +EDI: GMACFS.COM Feb 15 2020 08:03:00 Ally Financial, 200 Renaissance Ctr # B0,  
 Detroit, MI 48243-1300  
 14407895 +EDI: TSYS2.COM Feb 15 2020 08:03:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 14407896 EDI: CAPITALONE.COM Feb 15 2020 08:03:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14407900 +EDI: CBS7AVE Feb 15 2020 08:03:00 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
 14407901 +E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2020 03:23:54 Credit One Bank Na,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 14407904 +EDI: CBSMASON Feb 15 2020 08:03:00 Masseys, PO Box 2822, Monroe, WI 53566-8022  
 14407905 +EDI: CBS7AVE Feb 15 2020 08:03:00 Montgomery Ward, 1112 7TH Ave, Monroe, WI 53566-1364  
 14407907 +E-mail/Text: bnc@nordstrom.com Feb 15 2020 03:12:26 Nordstrom/td Bank Usa,  
 13531 E Caley Ave, Englewood, CO 80111-6504  
 14407910 +EDI: PRA.COM Feb 15 2020 08:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14407916 +EDI: CBSMASON Feb 15 2020 08:03:00 Stoneberry, PO Box 2820, Monroe, WI 53566-8020  
 14407917 +EDI: RMSC.COM Feb 15 2020 08:03:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015  
 14407918 +EDI: WTRRN BANK.COM Feb 15 2020 08:03:00 Target Card Services, 3901 West 53rd Street,  
 Sioux Falls, SD 57106-4221  
 14407920 +EDI: WTRRN BANK.COM Feb 15 2020 08:03:00 Td Bank Usa/targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14407897\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 14407898\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 14407909\* +Pagoda Federal Credit, 833 Washington St, Reading, PA 19601-3658  
 14407911\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14407912\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14407913\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14407914\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Debtor Susan Barrasso tobykmendelson@comcast.net

DANIEL P. JONES on behalf of Creditor LoanCare, LLC. djones@sterneisenberg.com,  
bkecf@sterneisenberg.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2019-PM8 bkgroup@kmlawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Susan Barrasso</b>	Social Security number or ITIN	<b>xxx-xx-0842</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-16559-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susan Barrasso  
fka Susan Kochel

2/13/20

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**